

**COMBINED DECLARATION AND POWER OF ATTORNEY
FOR PATENT APPLICATION**
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As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled **RISK MANAGEMENT SYSTEM, DISTRIBUTED FRAMEWORK AND METHOD**, the specification of which is attached hereto.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR §1.56.

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s), or § 365(c) of any PCT international application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 C.F.R. § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

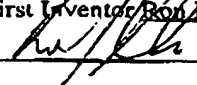
<u>Application No.</u>	<u>Filed (Day/Mo./Yr.)</u>	<u>Status</u> (Patented, Pending, Abandoned)
09/323,680	02/06/99	Pending

I hereby appoint the practitioners associated with the firm and Customer Number provided below to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, and direct that all correspondence be addressed to the address associated with that Customer Number:

KAREN MULLIN ZAVIS
FITZPATRICK, CELLA, HARPER & SCINTO
Customer Number: 05514 27160

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full Name of Sole or First Inventor RON DEMBO

Inventor's signature 

Date _____

Citizen/Subject of Canada

Residence Canada

Post Office Address 398 Markham Street, Toronto, Ontario, Canada, M6G 2K9

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(Page 2)

Full Name of Second Joint Inventor, if any Alon ADAR

Third Inventor's signature _____

Date Nov, 24, 2000

Citizen/Subject of Canada

Residence Canada

Post Office Address 291 Rushton Road, Toronto, Ontario, Canada, M6C 2X8

Full Name of Third Joint Inventor, if any Neil Edward BARTLETT

Fourth Inventor's signature _____

Date 24 Nov 2000

Citizen/Subject of Canada

Residence Canada

Post Office Address 205 Condeman Avenue, Toronto, Ontario, Canada, M6P 2W9

Full Name of Fourth Joint Inventor, if any Brian PARKINSON

Fourth Inventor's signature _____

Date November 22/2000

Citizen/Subject of Canada

Residence Canada

Post Office Address 10 Alma Avenue, Toronto, Ontario, Canada M6J 1N2

Full Name of Fifth Joint Inventor, if any David PENNY

Fourth Inventor's signature _____

Date Dec. 20, 2000

Citizen/Subject of Canada

Residence Canada

Post Office Address 187 Woburn Avenue, Toronto, Ontario, Canada, M5M 1K8

Full Name of Sixth Joint Inventor, if any Michael ZERBS

Second Inventor's signature _____

Date November 22/2000

Citizen/Subject of Austria

Residence Canada

Post Office Address 369 Calvert Road, Markham, Ontario, Canada, L6C 1X7